

**Fill in this information to identify the case:**

Debtor 1 RACHELLE ELAINE CASSELL  
Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania  
Case number 1:19-bk-04526-HWV

Official Form 410S1

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 18

Last four digits of any number you 0413 use to identify the debtor's account:

Date of payment change: 12/01/2022

Must be at least 21 days after date of this notice

New total payment: \$1,928.85  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 597.69      New escrow payment: \$ 658.28

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %      New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_      New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:  
\_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_      New mortgage payment: \$ \_\_\_\_\_

### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Mario Hanyon

Signature

Date 10/26/2022

Print: **Mario Hanyon (203993)**  
First Name      Middle Name

Title Attorney

Company Brock & Scott, PLLC

Address 8757 Red Oak Blvd., Suite 150  
Number      Street

City Charlotte, NC 28217  
State      ZIP Code

Contact phone 844-856-6646 x4560

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**  
*Harrisburg Division*

IN RE: <u>RACHELLE ELAINE CASSELL</u>	Case No. 1:19-bk-04526-HWV Chapter 13
Freedom Mortgage Corporation, Movant	
vs.	
RACHELLE ELAINE CASSELL , Debtor	

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

RACHELLE ELAINE CASSELL  
87 SMITH ROAD  
GARDNERS, PA 17324

Kara Katherine Gendron, Debtor's Attorney  
125 State Street  
Harrisburg, PA 17101  
karagendron@gmail.com

Jack N Zaharopoulos (Trustee), Bankruptcy Trustee  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

United States Trustee, US Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

October 26, 2022

*/s/Mario Hanyon*  
Andrew Spivack, PA Bar No. 84439  
Matt Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
8757 Red Oak Boulevard, Suite 150  
Charlotte, NC 28217  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com



FREEDOM MORTGAGE®

PO BOX 50428  
INDIANAPOLIS, IN 46250-0401**Escrow Account Disclosure Statement****Account Information**

Loan Number:

Property Address:

[REDACTED]  
87 SMITH RD  
GARDNERS PA 17324RACHELLE E CASSELL  
87 SMITH RD  
GARDNERS PA 17324-9000Statement Date: 10/19/2022  
Current Payment Amount: \$1,868.26New Payment Amount: \$1,928.85  
New Payment Effective Date: 12/01/2022

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent analysis, you have a shortage of \$799.73 in your escrow account. This shortage likely was caused by changes in your taxes and/or insurance. A shortage may also result if full monthly escrow payments have not been made to your account. To see these changes, refer to Part 2. We will automatically spread the shortage amount over 12 months of future monthly escrow payments. This will be reflected as an increase to your monthly mortgage payment.

Projected Minimum Balance	\$56.27
- Required Minimum Balance	\$856.00
Shortage Amount	\$799.73

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As escrow items are subject to change each year, the amounts in Part 3 are only estimates.

PART

**1****Your Mortgage Payment**Payment information beginning with your 12/01/2022 payment

The escrow shortage amount will automatically be spread over 12 months. Your new monthly payment will be \$1,928.85.

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest	\$1,270.57	\$1,270.57
Escrow Payment	\$559.07	\$591.64
Shortage Spread:	\$38.62	\$66.64
<b>Total Payment:</b>	<b>\$1,868.26</b>	<b>\$1,928.85</b>

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## Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

## Previous Year's Projections (Estimated)

Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$3,088.63
May 2022	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$3,478.28
Jun 2022	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$3,869.93
Jun 2022	\$0.00	\$0.00		\$3,869.93
Jul 2022	\$559.07	\$783.88	HOMEOWNERS	\$3,645.12
Jul 2022	\$0.00	\$167.42	FHA MORTGAGE INSURANCE	\$3,477.70
Aug 2022	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$3,668.35
Aug 2022	\$0.00	\$3,086.05	SCHOOL/ISD TAX	\$783.30
Sep 2022	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$1,174.95
Oct 2022	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$1,566.60
Nov 2022	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$1,958.25
Dec 2022	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$2,349.90
Jan 2023	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$2,741.55
Feb 2023	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$3,133.20
Mar 2023	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$3,524.85
Apr 2023	\$559.07	\$167.42	FHA MORTGAGE INSURANCE	\$3,916.50
Apr 2023	\$0.00	\$629.91	TOWNSHIP TAX	\$3,086.59
<b>Total</b>	<b>\$6,708.84</b>	<b>\$6,708.88</b>		

## Actual Activity

Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$2,539.09
May 2022	\$587.69	\$167.42		\$2,969.36
Jun 2022	\$597.69	\$167.42 *		\$3,399.63
Jun 2022	\$0.00	\$1,058.42	HOMEOWNERS	\$2,341.21
Jul 2022	\$1,195.38	\$167.42 *		\$3,369.17
Jul 2022	\$0.00	\$0.00		\$3,369.17
Aug 2022	\$0.00	\$167.42 *	FHA MORTGAGE INSURANCE	\$3,201.75
Aug 2022	\$0.00	\$3,163.81	SCHOOL/ISD TAX	\$38.14
Sep 2022	\$597.69	\$163.64 *		\$472.19
Sep 2022	\$597.69	\$163.64 *		\$906.24
Oct 2022	\$597.69	\$163.64 *		\$906.24
Nov 2022	\$0.00	\$0.00 E		\$906.24
Dec 2022	\$0.00	\$0.00 E		\$906.24
Jan 2023	\$0.00	\$0.00 E		\$906.24
Feb 2023	\$0.00	\$0.00 E		\$906.24
Mar 2023	\$0.00	\$0.00 E		\$906.24
Apr 2023	\$0.00	\$0.00 E		\$906.24
Apr 2023	\$0.00	\$0.00 E		\$906.24
<b>Total</b>	<b>\$3,586.14</b>	<b>\$5,218.99</b>		

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (\*\*) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

LOAN NUMBER [REDACTED]

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FREEDOM MORTGAGE®

PO BOX 50428  
INDIANAPOLIS, IN 46250-0401

## Escrow Account Disclosure Statement

## Account Information

## Page 2

RACHELLE E CASSELL  
87 SMITH RD  
GARDNERS PA 17324-9000

Loan Number: [REDACTED]  
Property Address: 87 SMITH RD  
GARDNERS PA 17324

Statement Date: 10/19/2022  
Current Payment Amount: \$1,868.26  
  
New Payment Amount: \$1,928.85  
New Payment Effective Date: 12/01/2022

PART

## 3

## Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$1,058.42	Freedom expects to pay \$7,099.70 over the next 12 months.
FHA MORTGAGE INSURANCE	\$1,963.68	Here's how to calculate your new monthly escrow payment:
SCHOOL/ISD TAX	\$3,163.61	
TOWNSHIP TAX	\$913.99	
Total Disbursements	\$7,099.70	Total Disbursements: \$7,099.70 + 12 Months: 12
		New Monthly Escrow Payment \$591.64

## Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
Dec 2022	\$591.64	\$163.64	Beginning Balance	\$1,340.29	\$2,140.02
Jan 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$1,768.29	\$2,568.02
Feb 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$2,196.29	\$2,996.02
Mar 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$2,624.29	\$3,424.02
Apr 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$3,052.29	\$3,852.02
Apr 2023	\$0.00	\$913.99	TOWNSHIP TAX	\$3,480.29	\$4,280.02
May 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$2,566.30	\$3,366.03
Jun 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$2,994.30	\$3,794.03
Jul 2023	\$591.64	\$1,058.42	HOMEOWNERS	\$3,422.30	\$4,222.03
Jul 2023	\$0.00	\$163.64	FHA MORTGAGE INSURANCE	\$2,955.52	\$3,755.25
Aug 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$2,791.88	\$3,591.61
Aug 2023	\$0.00	\$3,163.61	SCHOOL/ISD TAX	\$2,219.88	\$4,019.61
Sep 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$56.27	\$856.00 *
Oct 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$484.27	\$1,284.00
Nov 2023	\$591.64	\$163.64	FHA MORTGAGE INSURANCE	\$912.27	\$1,712.00
	\$7,099.68	\$7,099.70		\$1,340.27	\$2,140.00

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

## 4

## What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$799.73.

The Escrow shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$1,928.85.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment. To sign up for recurring payments, login to your Freedom Mortgage account or register today at MyAccount.FreedomMortgage.com.

PART

## 5

## How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday 8:00am – 8:00pm and Saturday 9:00am – 2:00pm Eastern Time.



FREEDOM MORTGAGE®

PO BOX 50428  
INDIANAPOLIS, IN 46250-0401**Escrow Account Disclosure Statement****Account Information**Loan Number:  
Property Address:[REDACTED]  
87 SMITH RD  
GARDNERS PA 17324[REDACTED]  
RACHELLE E CASSELL  
87 SMITH RD  
GARDNERS PA 17324-9000Statement Date: 10/19/2022  
Current Payment Amount: \$1,868.26New Payment Amount: \$1,928.85  
New Payment Effective Date: 12/01/2022

FREEDOM MORTGAGE CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.**



## Shortage Repayment FAQs

*Customers who prefer to pay their escrow shortage in a lump sum may find the below information helpful.*

**Am I required to pay my shortage in a lump sum?**

No. You may elect to do so at your own discretion.

**What is a shortage and why might I have one?**

Your escrow account exists to pay escrowed items (taxes, insurance, mortgage insurance, etc.) as they come due. Shortages are commonly caused by increases in taxes or insurance, changing your insurance carrier off-cycle, or underestimated taxes when you closed your loan.

A regular analysis of the escrow account is required to ensure that enough funds are available to pay these expenses as they come due. A shortage exists if the analysis shows that the minimum required balance falls below the amount required to make the projected payments of escrowed expenses.

**May I pay the total escrow shortage?**

You have the option to pay the total shortage in a lump sum but you are not required to do so. If you choose to pay the total shortage, your scheduled monthly payment will no longer include the shortage collection amount. A coupon is provided below for your convenience. You may also pay an escrow shortage via our website at [www.freedommortgage.com](http://www.freedommortgage.com) or via telephone by calling 855-690-5900. Please allow one billing cycle for this change to be reflected on your billing statement.

**Can I prepay my escrow account, so my payment does not change?**

No. Taxes and insurance costs routinely change. The escrow portion of your monthly payment is collected so disbursements can be made when due; changes to escrowed expenses will result in a change in your mortgage payment.

While making supplemental payments towards your escrow may reduce or eliminate an escrow shortage, the escrow portion of your monthly payment is calculated by dividing all projected escrow expenses in the coming year by 12. This calculation, for future monthly payments, is independent of the existing balance in the escrow account, so paying extra will not change the escrow payment calculation.

**Can I pay an escrow shortage in a lump sum if my loan is 30 or more days delinquent?**

No. Payments on loans that are 30 or more days past due will first be credited toward any past-due amount owed before any funds are applied towards an escrow shortage.

**If you prefer to pay the shortage in a lump sum, then please return this coupon with the amount shown below. This is not a request for lump sum payment.**

RACHELLE E CASSELL  
87 SMITH RD  
GARDNERS PA 17324

Shortage Amount
\$799.73

Loan Number: [REDACTED]

**Important Information:**

Please use this coupon for escrow payments only. Use of this coupon for funds not intended for escrow may result in delayed payment posting.

**Mail to:**

Freedom Mortgage Corporation  
Cash Management  
29730 Network Place  
Chicago, IL 60673-1297